

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Harmanson, Carldine	§	Case No. 08 B 13114
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 05/22/2008.

2) The plan was confirmed on 07/28/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/22/2010 and 03/23/2009.

5) The case was converted on 02/01/2010.

6) Number of months from filing or conversion to last payment: 20.

7) Number of months case was pending: 21.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$16,395.65.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$32,803.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$32,803.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0
Court Costs	\$0
Trustee Expenses & Compensation	\$2,203.26
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$2,203.26

Attorney fees paid and disclosed by debtor \$3,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Chase Home Finance	Secured	\$20,506.00	\$19,315.61	\$19,315.61	\$5,849.63	\$0
Chase Home Finance	Secured	\$153,411.35	\$128,191.96	\$128,191.96	\$24,750.11	\$0
Asset Acceptance	Unsecured	\$0	\$1,235.93	\$1,235.93	\$0	\$0
Asset Acceptance	Unsecured	NA	\$3,410.43	\$3,410.43	\$0	\$0
CB USA	Unsecured	\$5.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$84.00	NA	NA	\$0	\$0
First National Credit Card	Unsecured	\$748.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$61.00	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$8.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$871.00	\$886.53	\$886.53	\$0	\$0
Midwest Physician Group	Unsecured	\$66.00	\$891.00	\$891.00	\$0	\$0
Mutual Hospital Services/Alverno	Unsecured	\$518.00	NA	NA	\$0	\$0
Mutual Hospital Services/Alverno	Unsecured	\$2,199.98	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$1,390.00	\$1,182.60	\$1,182.60	\$0	\$0
Portfolio Recovery Associates	Unsecured	NA	\$226.01	\$226.01	\$0	\$0
Portfolio Recovery Associates	Unsecured	NA	\$1,287.17	\$1,287.17	\$0	\$0

*(Continued)*

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	\$1,013.00	\$1,013.22	\$1,013.22	\$0	\$0
Premier Bankcard	Unsecured	\$616.00	\$616.46	\$616.46	\$0	\$0
RWDS660-DSB	Unsecured	\$534.00	NA	NA	\$0	\$0
T Mobile USA	Unsecured	\$632.00	\$431.69	\$431.69	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$128,191.96	\$24,750.11	\$0
Mortgage Arrearage	\$19,315.61	\$5,849.63	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$147,507.57	\$30,599.74	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$11,181.04	\$0	\$0

**Disbursements:**

Expenses of Administration	\$2,203.26	
Disbursements to Creditors	\$30,599.74	
<b>TOTAL DISBURSEMENTS:</b>		\$32,803.00

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 10, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.